

Information to identify the case:

Debtor 1	Qamar B Rasheed	Social Security number or ITIN	xxx-xx-3717
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-12914-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Qamar B Rasheed
aka Qamar B. Baaith Rasheed, aka Candice
Guinyard, aka Qamar Bint Aquell Abdul Baaith
Rasheed

2/20/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Qamar B Rasheed
DebtorCase No. 15-12914-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 39

Date Rcvd: Feb 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2020.

db +Qamar B Rasheed, 3155 Alabama Road, Camden, NJ 08104-3143
aty +Leon P. Haller, Purcell Krug & Haller, 1719 North Front Street, Harrisburg, PA 17102-2392
515556524 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
Los Angeles, CA 90051-5478
515338904 +Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
518442020 +Aspire Servicing Center, obo Ascendium Ascendium Education Group, PO Box 8961,
Madison, WI 53708-8961
515338905 +CCMUA, 1645 Ferry Avenue, Camden, NJ 08104-1360
515409441 CITY OF CAMDEN, c/o OFFICE OF CITY ATTORNEY, RM 419 CITY HALL, CAMDEN, NJ 08101
515338906 +City of Camden, Dept. of Tax, 520 Market Street, 1st Floor, Camden, NJ 08102-1300
515338908 Clearchoice, 1981 S H R, Reading, PA 19610
515338907 +Clearchoice, 1981 State Hill Road, Reading, PA 19610-1605
515338910 +Cnvrgrt Hthcr, 124 Sw Adams St, Peoria, IL 61602-1320
515338909 +Cooper University Physician, Convergent Healthcare Recoveries, PO Box 1289,
Peoria, IL 61654-1289
515338913 +Credit Acceptance, Po Box 513, Southfield, MI 48037-0513
515338917 +KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street,
Philadelphia, PA 19106-1538
515338920 PA Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
515338923 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
515338926 +Southern Management, Po Box 149966, Orlando, FL 32814-8966
515557757 +US BANK NATIONAL ASSOCIATION (TRUSTEE FOR PA HOUSI, INDENTURE DATED AS OF APRIL 1, 1982),
PHFA Loan Servicing Division, 211 North Front Street, Harrisburg, Pennsylvania 17101-1466
515526402 +US BANK NATIONAL ASSOCIATION, Et Al., Kivitz, McKeever, Lee, P.C.,
701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
516552279 US BANK NATIONAL ASSOCIATION, Et Al., KML Law Group PC, Sentry Office Plaza,
216 Haddon Avenue, Suite 206, Westmont, NJ 08108
515456354 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
515338929 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 21 2020 01:48:21 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 21 2020 01:48:17 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235515557365 +EDI: CINGMIDLAND.COM Feb 21 2020 06:03:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693515338903 +EDI: AFNIRECOVERY.COM Feb 21 2020 06:03:00 Afni, Inc., Po Box 3097,
Bloomington, IL 61702-3097515457871 EDI: AIS.COM Feb 21 2020 06:03:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838515354160 EDI: AIS.COM Feb 21 2020 06:03:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941516335884 E-mail/Text: megan.harper@phila.gov Feb 21 2020 01:48:52 City of Philadelphia,
Water Revenue Bureau, 1401 JFK Blvd., 5th Floor, Philadelphia, PA 19102516332723 +E-mail/Text: megan.harper@phila.gov Feb 21 2020 01:48:52
CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB,
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640

515338914 +EDI: CCS.COM Feb 21 2020 06:03:00 Credit Coll, Po Box 9133, Needham, MA 02494-9133

515338915 +E-mail/Text: bknotice@ercbpo.com Feb 21 2020 01:48:26 Enhanced Recovery Co L,
8014 Bayberry Rd, Jacksonville, FL 32256-7412515338916 +EDI: IIC9.COM Feb 21 2020 06:03:00 I C System Inc, Po Box 64378,
Saint Paul, MN 55164-0378515338918 +EDI: MID8.COM Feb 21 2020 06:03:00 Midland Funding, 8875 Aero Dr,
San Diego, CA 92123-2255515338919 +E-mail/Text: bankruptcydepartment@tsico.com Feb 21 2020 01:49:06 Ncc Business Svcs Inc,
9428 Baymeadows Rd Ste 2, Jacksonville, FL 32256-7912515532947 +E-mail/Text: bankruptcy@pseg.com Feb 21 2020 01:47:23 PSE&G, PO Box 490,
Cranford NJ 07016-0490, Attn: Bankruptcy Dept515338922 +E-mail/Text: megan.harper@phila.gov Feb 21 2020 01:48:52 Philadelphia Dept. of Revenue,
Municipal Services Bldg., 1401 JFK Boulevard, Concourse Level, Philadelphia, PA 19102-1613515338928 +E-mail/Text: bankruptcydepartment@tsico.com Feb 21 2020 01:49:06 Transworld Sys Inc/09,
507 Prudential Rd, Horsham, PA 19044-2308515338930 +EDI: VERIZONCOMB.COM Feb 21 2020 06:03:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515405421 City of Camden Department of Revenue & Collections

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 39

Date Rcvd: Feb 20, 2020

515338911* +Cnvrgrt Hthcr, 124 Sw Adams St, Peoria, IL 61602-1320
515338912* +Cnvrgrt Hthcr, 124 Sw Adams St, Peoria, IL 61602-1320
515338924* +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
515338925* +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
515338927* +Southern Management, Po Box 149966, Orlando, FL 32814-8966
515338921 ##+Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425

TOTALS: 1, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor US BANK NATIONAL ASSOCIATION, Et Al...
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Joshua I. Goldman on behalf of Creditor US BANK NATIONAL ASSOCIATION, Et Al...
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Ronald E. Norman on behalf of Debtor Qamar B Rasheed ronaldenorman@comcast.net,
dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com

TOTAL: 6